1. A computer-implemented method for creating an online funeral plan, the method comprising:

receiving user input from a user to obtain requested pricing information on a product or service offered by a selected funeral service provider among a plurality of funeral service providers;

retrieving the requested pricing information by accessing a database storing pricing information associated with a plurality of products and services offered by the plurality of funeral service providers, wherein each funeral service provider is associated with a distinct set of products and services from the plurality of products and services, and wherein the database maintains pricing information for the set of products and services associated with each funeral service provider; and

outputting the requested pricing information to the user.

2. The method of claim 1, further comprising selecting a funeral service provider from the plurality of funeral service providers in response to the user input.

3. The method of claim 2, further comprising selecting the funeral service provider based on criteria chosen from the group consisting of: location, services, products, capacity, pricing information, appearance and reputation.

4. The method of claim 1, further comprising receiving user input from the user to select a collection of products and services to include in the funeral plan.

5. The method of claim 4, wherein receiving user input from the user to select a collection of products and services to include in the funeral plan includes receiving user input associated with a budgetary parameter, the method further comprising suggesting a budget-based funeral plan from among a plurality of budget-based funeral plans based on the budgetary parameter, each budget-based funeral plan associated with a collection of goods and services meeting a budgetary criterion.

6. The method of claim 4, wherein receiving user input from the user to select a collection of products and services to include in the funeral plan includes receiving user input associated with a profile parameter, the method further comprising suggesting a profile-based funeral plan from among a plurality of profile-based funeral plans based on the profile parameter, each profile-based funeral plan associated with a collection of goods and services meeting a profile criterion.

7. The method of claim 4, wherein receiving user input from the user to select a collection of products and services to include in the funeral plan includes receiving user input associated with a step-based parameter, the method further comprising suggesting a tailored funeral plan from among a plurality of

5

step-based funeral plans based on the step-based parameter, each step-based

funeral plan associated with a collection of goods, services and educational data

meeting a step-based criterion.

8. The method of claim 1, further comprising processing funding

of the funeral plan using a payment method selected from the group consisting of:

an electronic debit, credit card, insurance, or trust fund.

9. The method of claim 1, further comprising personalizing aspects

of the funeral plan to reflect a religious, professional, personal, or ethnic desire of

a deceased in response to user input.

10. The method of claim 1, further comprising storing contact

information of a family member, friend or associate of the user for notification of

a decedent's death.

11. The method of claim 1, further comprising electronically

storing the funeral plan for later retrieval.

12. The method of claim 1, further comprising initiating the

electronic display of the funeral plan on a web site.

13. The method or claim 1, further comprising modifying the

funeral plan in response to user input.

14. The method of claim 1, further comprising directing user input to a web site, and communicating the pricing information for a products or service to the user via the web site, wherein the pricing information is retrieved from the database.

15. The method of claim 1, wherein the pricing of a product or service is guaranteed, the method further comprising initiating a display to the user of an electronic image or text representing terms of the guarantee.

16. The method of claim 1, further comprising initiating the display of an image representative of the product or service to a user.

17. The method of claim 1, further comprising scheduling a meeting with a death care professional in response to user input.

18. The method of claim 17, further comprising initiating the display of contact information to the user enabling personal or electronic communication with the death care professional.

19. The method of claim 1, further comprising retrieving an estimated cost from the database for a non-guaranteed item.

20. The method of claim 19, wherein the non-guaranteed item is selected from the group consisting of: a floral arrangement, musical performance, clergy, transportation and honorarium costs.

21. The method of claim 19, further comprising storing a currency value indicative of client funds that are budgeted to pay for the non-guaranteed item.

22. The method of claim 1, further comprising storing information related to donations.

23. The method of claim 1, further comprising initiating the display of a payment status of the funeral plan to the user.

24. The method of claim 1, wherein the pricing information includes bids from at least a subset of the plurality of funeral service providers.

25. The method of claim 1, further comprising relating an offer for the product or service from the user to at least a subset of the plurality of funeral service providers, wherein the offer includes a price range.

26. The method of claim 1, further comprising associating and recommending to the user a complementary item from the plurality of products and services in response to the user selecting the product or service.

27. The method of claim 1, further comprising initiating the display of educational information, counseling and Internet links related to the product or service.

28. The method of claim 1, further comprising verifying the availability of the product or service from among the plurality of funeral service providers.

29. The method of claim 1, further comprising encrypting user data and funeral plan information in conjunction with creating the funeral plan.

30. An apparatus, comprising:

a memory;

a database resident in the memory, the database storing pricing information associated with a plurality of products and services offered by a plurality of funeral service providers, wherein each funeral service provider is associated with a distinct set of products and services from the plurality of products and services, wherein the database maintains pricing information for the set of products and services associated with each funeral service provider; and

a program configured to receive user input from a user to obtain requested pricing information on a product or service offered by a selected funeral service provider among the plurality of funeral service providers, access the database to retrieve the requested pricing information, and output the requested pricing information to the user.

31. The apparatus of claim 30, wherein the program is configured to recommend a funeral service provider from the plurality of funeral service providers to the user in response to user input.

32. The apparatus of claim 30, wherein the program is configured to recommend the funeral service provider based on criteria chosen from the group consisting of: location, services, products, capacity, pricing information, appearance and reputation.

33. The apparatus of claim 30, wherein the program is configured to receive user input to select a collection of products and services to include in the funeral plan.

34. The apparatus of claim 33, wherein the program is configured to receive user input to select a collection of products and services to include in the funeral plan, wherein the program receives user input associated with a budgetary parameter, wherein the program is further configured to suggest a budget-based funeral plan from among a plurality of budget-based funeral plans based on the budgetary parameter, each budget-based funeral plan associated with a collection of goods and services meeting a budgetary criterion.

35. The apparatus of claim 33, wherein the program is configured to receive user input to select a collection of products and services to include in

10

the funeral plan, wherein the program receives user input associated with a profile parameter, wherein the program is further configured to suggest a profile-based funeral plan from among a plurality of profile-based funeral plans based on the profile parameter, each profile-based funeral plan associated with a collection of goods and services meeting a profile criterion.

36. The apparatus of claim 33, wherein the program is configured to receive user input to select a collection of products and services to include in the funeral plan, wherein the program receives user input associated with a step-based parameter, wherein the program is further configured to suggest a step-based funeral plan from among a plurality of step-based funeral plans based on the step-based parameter, each step-based funeral plan associated with a collection of goods, services and educational data meeting a step-based criterion.

37. The apparatus of claim 30, wherein the program processes the funding of the funeral plan using a payment method selected from the group consisting of: an electronic debit, credit card, insurance, or trust fund.

38. The apparatus of claim 30, wherein the program is configured to personalize aspects of the funeral plan to reflect a religious, professional, personal, or ethnic desire of a deceased in response to user input.

39. The apparatus of claim 30, wherein the program is configured to store contact information for a family member, friend or associate of a user for notification of a decedent's death.

40. The apparatus of claim 30, wherein the program is configured to electronically store the funeral plan for later retrieval.

41. The apparatus of claim 30, wherein the program is configured to initiate the display of funeral plan on a web site.

42. The apparatus of claim 30, wherein the program is configured to modify the funeral plan in response to user input.

43. The apparatus of claim 30, wherein user input is directed to a web site, wherein retrieval of the product or service from the database is accomplished through the web site, wherein the program comprises a web server configured to interact with the user and interface with the database.

44. The apparatus of claim 30, wherein the pricing of the service or product is guaranteed, wherein the program is configured to initiate the display of an image or text representing terms of the guarantee.

45. The apparatus of claim 30, wherein the program is configured to initiate a display of an electronic image representative of the product or service.

46. The apparatus of claim 30, wherein the program is configured to schedule a meeting with a death care professional in response to user input.

47. The apparatus of claim 46, wherein the program is configured to initiate the display of contact information that enables the user to communicate personally or electronically with a funeral service provider representative.

48. The apparatus of claim 30, wherein the program is configured to retrieve an estimated cost for a non-guaranteed item from the database.

49. The apparatus of claim 48, wherein the program is configured to retrieve an estimated cost from the database for a non-guaranteed item, wherein the non-guaranteed item is selected from the group consisting of: floral arrangement, musical performance, clergy, transportation and honorarium costs.

50. The apparatus of claim 48, wherein the program is configured to store a currency value indicative of client funds budgeted for the non-guaranteed item.

51. The apparatus of claim 30, wherein the program is configured to store donation information.

52. The apparatus of claim 30, wherein the program is configured to initiate a payment status display for the funeral plan.

53. The apparatus of claim 30, wherein the pricing information includes bids from at least a subset of the plurality of funeral service providers.

54. The apparatus of claim 30, wherein the program is configured to relate an offer for the product or service from the user to at least a subset of the plurality of funeral service providers, wherein the offer includes a price range.

55. The apparatus of claim 30, wherein the program associates and recommends a complementary item from the plurality of products and services in response to a user selecting the product or service.

56. The apparatus of claim 30, wherein the program is configured to provide to the user educational information, counseling and an Internet link relating to the product or service.

57. The apparatus of claim 30, wherein the program is configured to verify availability of the product or service.

58. The apparatus of claim 30, wherein the program is configured to encrypt user data and funeral plan information in conjunction with creating a funeral plan.

59. A program product, comprising:

a program configured to receive user input from a user to obtain

requested pricing information on a product or service offered by a selected funeral

service provider among a plurality of funeral service providers; retrieve the

5   requested pricing information by accessing a database storing pricing information

associated with a plurality of products and services offered by the plurality of

funeral service providers, wherein each funeral service provider is associated with

a distinct set of products and services from the plurality of products and services,

and wherein the database maintains pricing information for the set of products and

10   services associated with each funeral service provider; and output the requested

pricing information to the user; and

a signal bearing medium bearing the program.

60. The program product of claim 59, wherein the signal bearing

medium includes a recordable medium.

61. The program product of claim 60, wherein the recordable

medium is selected from among the group comprising a volatile memory device, a

non-volatile memory device, a removable disk, a hard disk drive and an optical

disk.

62. The program product of claim 60, wherein the recordable

medium resides on a hardware system of the user.

63. The program product of claim 59, wherein the signal bearing medium includes a transmission type medium.

64. The program product of claim 63, wherein the transmission type medium is selected from among the group comprising web-based, digital and analog links.

65. A computer-implemented method for creating an online funeral plan, the method comprising:

interacting with a user via a selected funeral service provider web site among a plurality of funeral service provider web sites;

forwarding user input from a selected funeral service provider web site to a central database associated with the plurality of funeral service provider web sites to retrieve product and/or service information associated with a product or service from the database.

66. The method of claim 65, further comprising allowing retrieval of product and/or service information from the database in response to interaction with a user via the selected funeral service provider web site to only a subset of the database that corresponds to products and services offered by a funeral service provider associated with the selected funeral service provider web site.

67. An apparatus for creating an online funeral plan, comprising:

a program configured to interface with a plurality of funeral service provider web sites; and

a central database coupled to the program and configured to store information associated with a plurality of products and services;

wherein the program is configured to forward user input from a selected funeral service provider web site from the plurality of funeral service provider web sites to the central database to retrieve information associated with a product or service from the database in response to user input directed to the selected funeral service provider web site.

68. The apparatus of claim 67, wherein the program is configured to allow retrieval of information from the database in response to interaction with a user via the selected funeral service provider web site to only a subset of the database that corresponds to products and services offered by a funeral service provider associated with the selected funeral service provider web site.

69. A computer-implemented method for creating an online funeral plan that adheres to a theme, the method comprising:

selecting a thematic grouping among a plurality of thematic groupings from a database based upon theme-related input received from a user, wherein each thematic grouping comprises a collection of a product and/or services related to a distinct theme; and

outputting information for a product or service associated with the selected thematic grouping to the user.